

11/4/05

Office of Regulations
Social Security Administration
107 Altmeyer
6401 Security Boulevard,
Baltimore MD 21235-6401

Re: 70 FR 57222, Comment on Ticket to work proposed amendments.

Dear colleagues:

As the contracted Benefits Planning, Assistance and Outreach (BPAO) for Arizona, we want to speak in support of the proposed amendments to the Ticket to Work and Work Incentives Improvement Act of 1999 that expands the Employment Network's ability to provide employment services to Social Security beneficiaries who have an initial goal to work part-time. We believe that opening EN employment services to beneficiaries who seek part-time employment will have the end result of more beneficiaries working their way off of cash benefits, thus lifting themselves out of poverty.

Our experience has demonstrated that a vast majority of the beneficiaries that come to us for benefits planning services (TTWWIIA) express interest in entering the workforce part-time at first. Out of the 5,410 beneficiaries who sought our BPAO services in Arizona over the last five years, four out of five beneficiaries who told BPAO specialist's they were seeking employment, told us they were seeking part-time employment, rather than full-time (793 vs. 191). Nationally, BPAO data collection indicates that five out of six beneficiaries told us they are seeking part-time, rather than full-time, employment (36,704 vs. 7,569). We have found over the last five years of providing BPAO services in Arizona that at least some of the beneficiaries that initially came to us with a part-time work goal, return having achieved that goal and have either found full-time employment and desire an updated benefits analysis or additional resource information, or are ready to pursue full-time employment.

We have no way to know how many people we provide BPAO services to actually enter part or full time employment. Most of those we see who have been successful in seeking part-time employment have found it on their own because there is little job assistance currently available to them at this time. We have to inform these beneficiaries that under the current TTWWIIA rules the ENs cannot assist them in their part-time employment goal.

Based on five years experience providing BPAO services, we believe that a much higher number of beneficiaries would seek and achieve employment if the beneficiaries seeking part-time employment could deposit their ticket with an EN to receive employment services and supports. Based on our experience, we also believe that more of those beneficiaries initially seeking part-time employment would go straight into full-time employment resulting from the support they receive from the EN and those achieving part-time employment through ENs would be more likely to transition into full-time employment as well. We further believe that this would, in turn, help stabilize the

viability of ENs because they would have a larger number of beneficiaries to work with, resulting in more beneficiaries being liberated from poverty level economic status and going off Social Security cash benefits.

Arizona is a state that has taken advantage of the Medicaid Buy-in option through the Ticket legislation. We also need to note that we have witnessed first hand the support the Medicaid Buy-in and Medicare extension has in beneficiaries' decisions to seek employment that would result in the loss of their cash benefits. Without the assurance of ongoing health care, we believe many of those who have sought employment, would not have.

We want to note that we believe the ongoing funding for BPAO services is essential to the success of TTWWIIA and increased numbers of beneficiaries successfully leaving Social Security cash benefits due to successful employment. The knowledge and experience base that has been developed among BPAO specialists is key to Social Security beneficiaries who desire or are curious about employment and the consequences to their health and welfare while living with significant disabilities cannot be emphasized enough. Because BPAO services are so technical in nature, it takes 1-2 years of training and experience to be truly expert. During those first 1-2 years the technical assistance of the TA providers has been essential to our success. Securing a stable workforce over the next period of time will require BPAO projects having enough increased funding to adequately compensate their benefit specialist who stay in this field of expertise.

Thank you for the opportunity to comment on these proposed rule changes. Attached are examples of the BPAO services beneficiaries have received in Arizona over the last year. Many of them illustrate that the majority of the beneficiaries who come to us for services indicate they are seeking part-time employment initially.

Respectfully,

Erik Jensen, BPAO Work Incentive Benefit Specialist
On behalf of Donna Kruck, BPAO Program Manager
Arizona Freedom to Work Program
Arizona Bridge to Independent Living

Success Stories from Arizona Freedom to Work Arizona's Benefits Planning, Assistance & Outreach Program

- Bill met with a Work Incentive Specialist in 2003 to learn more about the Ticket to Work program. He wanted to go to work, but was afraid of losing his medical benefits. After learning that he could keep his AHCCCS through the 1619(b) provision, he said he would work at improving his computer skills. Two years later, Bill called the Work Incentive Specialist to report that he is beginning a new job with American Express. (DSL/ABIL)
- Lisa recently became employed as a hairstylist, but agreed to work only part-time because she was concerned about losing her AHCCCS (Medicaid) coverage. A Work Incentives Specialist was able to explain to her that she would keep this coverage through the 1619(b) provision and then through the AHCCCS Freedom to Work (buy-in) program, so Lisa decided to increase her employment to full-time as long as her disability allowed. (EMJ/ABIL)
- Dan came to DIRECT for BPAO services to clarify his status with the SSA work incentives as he had been working for some time. With the help of a Work Incentives Specialist, he was able to determine that he had gone through his Trial Work Period and Extended Period of Eligibility. (SJ/DIRECT)
- Emilio is an SSI recipient who recently graduated from high school. Emilio began working three months ago but had not reported his earnings to SSA because he did not understand the rules. With the help of a Work Incentives Specialist, Emilio gained a greater understanding of the work incentives and reported his earnings. (LM/DIRECT)
- Daniel is a SSDI beneficiary located in very rural/reservation area of Northern Arizona with limited access to Social Security information. Daniel was considering a full-time position and was afraid of how this would affect his benefits. After speaking with a Work Incentives Specialist, Daniel felt reassured about participating in the Freedom To Work program and maintaining his medical coverage. (SA/NHILC)
- Sarah is a SSI beneficiary with a spinal cord injury who contacted a Work Incentives Specialist for benefits counseling. Sarah was happy to learn that she is eligible for the Student Earned Income Exclusion and will now gain work experience employed at Starbucks while she goes to school. (DK/NHILC)
- Jacqueline contacted a Work Incentive Specialist requesting assistance in writing a PASS. She wanted to work in real estate sales. She needed assistance in paying for the schooling, fees and a reliable car suitable for clients to be taken to view property. After a year of determination and guidance from her Work Incentive Specialist to use the Work Incentives to her best advantage, she is now working for a large Realty company earning over SGA. (DSL/ABIL)
- Deborah had been considering employment at a local senior center, but was afraid to apply because she knew she had used her Trial Work Period. A Work Incentives Specialist was able to explain the Extended Period of Eligibility and Expedited Reinstatement, reassuring her that if her disability impeded her return to work, her benefits could be reinstated. Armed with this knowledge, she has agreed to pursue the full-time position. (EMJ/ABIL)
- Patricia a concurrent beneficiary, wanted to achieve self-sufficiency, but was unsure how much work her disability would allow her to take on. After learning about the Trial Work Period from a Work Incentives Specialist, she decided to take a part-time job in August, understanding that although her SSI check will be reduced, her SSDI benefits will not be affected while she determined her capacity to work. Patricia says about her employment, "I love my job!" and she is excited to use all available work incentives to achieve self-sufficiency. (PC/ABIL)

- Ron came to DIRECT for BPAO services in 2004 because he was considering getting back into the work force. Based on what he learned from the Work Incentives Specialist, he is now working and participating in the AHCCCS (Medicaid) Freedom to Work (buy-in) program. (SJ/DIRECT)
- Charlene wanted to return to the workforce, and came to see a Work Incentive Specialist to determine her healthcare options, assuming her Medicare would be terminated at the first sign of employment. The Specialist informed her of the Medicare Extension, which will allow her to maintain healthcare for the next several years. Based on that knowledge, Charlene decided to pursue full-time, instead of part-time, employment. (EMJ/ABIL)
- Harriet had a brain tumor removed a year ago, and wanted to return to the workforce as a teaching assistant, but still needs medical treatment. A Work Incentives Specialist told her about the Trial Work Period and Extended Medicare provisions, giving Harriet the confidence to explore career options while still getting the medical treatment she needs. (RW/ABIL)
- Chris first called DIRECT on May 2005 to make sure he could try working before losing his benefits. A Work Incentives Specialist helped him understand the Trial Work Period, Expedited Reinstatement, Extended Medicare, and AHCCCS (Medicaid) Freedom to Work (buy-in) program. As a result of what he learned, he found full-time employment at the beginning of September. (LM/DIRECT)
- Dan had been working part-time for years and finally felt confident enough to seriously explore the option for full-time work, but he did not want to jeopardize his healthcare. A Work Incentives Specialist helped him understand the Medicare Extension and the AHCCCS (Medicaid) Freedom to Work (buy-in) program, and ever since he has since been working full time and looking forward to no longer being dependent on cash benefits. (SJ/DIRECT)
- Linda is in the process of a legislative internship. A Work Incentives Specialist explained the Trial Work Period to her so she can continue her progress toward long-term employment. (DK/NHILC)
- Maria S. was working full-time when she came to ABIL for benefits counseling. With the assistance of a Work Incentives Specialist, she discovered that if she continued to work at a substantial level in the month of April, she would be terminated from benefits, having already used all the incentives available to SSDI recipients. After ensuring that she would be able to maintain medical coverage through the AHCCCS (Medicaid) Freedom to Work (buy-in) program, and knowing that she could use Expedited Reinstatement if her work effort failed, she decided to keep working and expects her cash benefits to be terminated as of April 30. (EMJ/ABIL)
- Mike C. is a SSDI beneficiary who came to ABIL for benefits counseling since he has been offered a part-time job. He was pleased to find out about the 9-month Trial Work Period (TWP) and the 36-month Extended Period of Eligibility. He is glad that he can work part-time until he is ready to move to full-time employment. (RW/ABIL)
- Barbara W., after several months of receiving information and benefits management by a Work Incentive Specialist, has decided that at this time she feels unable to increase her work hours from 20 hrs a week to 40 hrs a week, as she previously had planned, but she will use the services of Vocational Rehabilitation to help her find suitable, part-time employment until she feels capable of taking a full-time job. Barbara is very excited about taking this new approach to finding employment. (PC/ABIL)
- Karen S. had to stop working due to illness and an abusive domestic situation. She is now in recovery and has been offered employment by her former employer. After meeting with a Work Incentives Specialist, she has agreed to take the full-time position, knowing there are **safeguards should her attempt at self-sufficiency not go as planned.** (SJ/DIRECT)

- Sandra W. experienced a spinal cord injury after a successful 25-year career in public school administration. After much encouragement, empathy, and information from a Work Incentives Specialist, she was motivated to contact Vocational Rehabilitation to begin a new journey back to the workforce. (SA/NHILC)
- Eli M. had incurred an overpayment as a result of his current job which had motivated him to consider terminating his employment. After seeking counsel from a Work Incentives Specialist who was able to give him options for handling the overpayment, Eli agreed that keeping his job was in his best interest. (DK/NHILC)
- Stephen H. was offered a job at a hardware store, but was reluctant to take it in fear of losing his Medicare. After learning from a Work Incentives Specialist that his Medicare benefits would last at least 93 months, he decided to take the job in a part-time position. He worked at the position for several months. Several months later, he called the Work Incentives Specialist, stating that he had changed jobs and was able to work longer hours because his new employer allowed him to use his scooter at work. He is now earning over SGA and is working toward a promotion in the future. (DSL/ABIL)
- Ron H. and his 4-year-old son have been living with Ron's sister because they cannot afford to be on their own with only his SSDI check. After learning about the Trial Work Period from a Work Incentives Specialist, Ron has accepted a full-time job, and expects to move into his own apartment and be self-sufficient by the end of the year. (EJ/ABIL)
- Steve S. is interested in becoming self-sufficient, but is unsure of his ability to perform full-time work. In meeting with a Work Incentives Specialist, Steve learned that he has used his Trial Work Period, but that he still has much of his EPE available to him. He has accepted a part-time position at a security company, and plans to gradually increase his employment as he finds himself able, knowing SSA can reinstate his benefits should his attempt be unsuccessful. (PC/ABIL)
- Charmaine S. started a new job in January 2005 and had not reported her wages to SSA. A Work Incentives Specialist assisted her in obtaining a BPQY from SSA, which stated that she had not begun her Trial Work Period, so the Specialist began assisting Charmaine to report her wages and track her Trial Work months. On May 11, Charmaine received a letter from SSA stating that her benefits would be terminated due to substantial, gainful employment. The Work Incentives Specialist investigated, and was able to determine that her Trial Work Period and EPE had already been used, though SSA had not verified it until now. The Specialist reported the problem to the Area Work Incentives Coordinator (AWIC), who was able to reinstate Charmaine's benefits as long as her wages were not substantial. The Work Incentive Specialist further assisted Charmaine in speaking to her employer to ensure this would happen. This gave Charmaine the reassurance to keep working. (RW/ABIL)
- Gail came to DIRECT for assistance because she wanted to be self-sufficient. After learning about the Trial Work Period from a Work Incentives Specialist, she has accepted a part-time position as a receptionist, which she expects to lead to self-sufficiency. (LM/DIRECT)
- Margaret had been offered a position in her field with a former employer. Although she was excited, she was hesitant to accept it because she did not know what would happen to her cash benefits. A Work Incentives Specialist told her about the Trial Work Period, Extended Period of Eligibility and Extended Medicare incentives. She decided to accept the job, because she saw that her self-respect and self-sufficiency outweighed her cash benefits. (SJ/DIRECT)
- Debra had been a schoolteacher for many years until Multiple Sclerosis affected her ability to teach. Because her disability (MS) fluctuates, she now wants to return to being employed, even if it is part-time but is afraid to lose all her SSDI benefits. The Work Incentives Specialist explained the work incentives available and the AHCCCS (Medicaid)

Freedom to Work (buy-in) program. Debra is now re-assured that she has many "safety net" features she can use if her return to self-sufficiency is unsuccessful. (SA/NHILC)

- After 2 years of working with a Work Incentives Specialist on assorted problems and concerns, Elmar has finally permitted the Specialist to discuss the Title Work Incentives with him. Knowing the incentives and that the Specialist will continue to be there to assist him has provided him with the confidence to go back to work. (DK/NHILC)
- Teraysa S. had come to see a Work Incentives Specialist in November 2002 because she was losing her job, and she had been afraid that she would not be able to return to SSI cash status. She came to see the Specialist again in June 2005 to review the SSI incentives again and find out more information on the AHCCCS (Medicaid) Freedom to Work (buy-in) program, since she had begun working part-time while attending school. She hopes to work full-time as a personal trainer upon completing her education. (EMJ/ABIL)
- John B. had been doing seasonal, periodic work since he's been receiving SSDI benefits. After meeting with a Work Incentive Specialist, John learned he had not used any Trial Work Period months and so he decided to seek part-time employment. In June, John reported that he had accepted a part-time position. John plans to gradually increase his employment as he finds himself able. He is excited about using the Trial Work Period and all available Work Incentives to achieve self-sufficiency. (PC/ABIL)
- Janet H. is a SSDI beneficiary who started a new job full-time job this month and was expecting to lose her SSA cash and medical benefits. After meeting with a BPAO Work Incentives Specialist she learned that since she had not worked since she started receiving SSA benefits she had the entire 9-month Trial Work Period, which would allow her to keep her SSDI cash benefits regardless of her full-time wages. She was even more excited to learn that she would not lose her Medicare coverage during the TWP. Janet plans to save for new car during her TWP, and continue working full-time in her 36-month Extended Period of Eligibility since she will be able to keep her Medicare coverage as long as she pays the monthly premium. (RW/ABIL)
- Mike is a concurrent beneficiary who attended Work Incentives Presentations at DIRECT in January 2005. At a later time Mike met with a BPAO to discuss Expedited Reinstatement, 1619(b), Medicare Extension, and AHCCCS Freedom to Work. Due to these four work incentives Mike has decided to accept a full-time job and will most likely not qualify for benefits within three months. Mike is excited about returning to work with his continued healthcare. (LM/DIRECT)
- Mark met with a Work Incentives Specialist last year to get specific information about working while on benefits. At that time he was enrolled in a post-baccalaureate teacher certification program and planning on returning to work in the near future. He had worked off and on since being on benefits and needed to know his status. We went over various work incentives including the TWP, EPE, Extended Medicare, AHCCCS (Medicaid) Freedom to Work (Buy in) option and Expedited Reinstatement. He contacted DIRECT again recently and decided to accept a full time position knowing that he would lose his cash benefits in several months but would continue to have medical coverage available to him. (SJ/DIRECT)
- Melissa is a SSDI beneficiary as a result of a horse riding accident. Melissa is grateful to have the work incentives available, particularly the AHCCCS Freedom To Work. A Work Incentives Specialist allayed her fears regarding losing her benefits and Melissa said she is now prepared to pursue work, even if it is part-time. (SA/NHILC)
- Merrie was nervous about going back to work due to the rumors she heard about losing her benefits immediately if she did so. A Work Incentives Specialist went over all the Work Incentives that SSA allows her and it was the safety net of Expedited Reinstatement that put her fears at ease and helped her decide to give work a try. (DK/NHILC)

- Barbara W., after several months of receiving information and benefits management by a Work Incentive Specialist, has decided that she feels capable of increasing her work hours from 20 hrs a week to 40 hrs a week. She understands that she has used her Trial Work Period, and that her benefits will be suspended if her increased wages are considered by SSA to be substantial and gainful, but is reassured by her knowledge of the Extended Period of Eligibility that she can return to cash status if her attempt at self-sufficiency is unsuccessful. (PC/ABIL)
- Juanita D. is a concurrent beneficiary scheduled to begin a part-time internship at a senior center on February 11. She made the decision to accept the internship after speaking with a Work Incentive Specialist and learning that the internship would not affect her eligibility for AHCCCS (Medicaid) healthcare coverage, even though her SSI check would be eliminated. She hopes to pursue more substantial employment upon completion of the internship. (EJ/ABIL)
- Aimee G. was referred to a Work Incentive Specialist by her Vocational Rehabilitation counselor. She was living with her parents and wanted to go to work, but was concerned about losing her AHCCCS medical insurance. After learning from a Work Incentive Specialist that she would continue to receive her AHCCCS through the 1619(b) provision, she accepted a full time job and will soon be moving into her own apartment. (DSL/ABIL)
- Sandy G. is an SSDI beneficiary who is currently working part-time. She has used her entire Trial Work Period and has been offered a promotion. After speaking with a Work Incentives Specialist, Sandy was pleased to know that her Medicare coverage would continue during her 36-month Extended Period of Eligibility (EPE) even if she is earning over SGA (830.00), and no longer receiving SSDI cash benefits. She was even more excited to learn that she could have Medicaid coverage as well through the AHCCCS Freedom to Work Buy-In. She now plans to accept the promotion without fear of losing her healthcare coverage. (RW/ABIL)
- When James came to see a Work Incentives Specialist in October 2004, he was very pessimistic about working and being able to use his Trial Work Period and other incentives. He was very suspicious of the Ticket To Work program and believed he would lose his benefits over night if he began working. He went home and studied the materials he was given and decided to look for work. He has now started working at a restaurant as a prep cook and is really enjoying the job. In January 2005, he visited the Work Incentive Specialist again for a benefits analysis, and is considering using his Ticket to find full-time employment. (LM/DIRECT)
- Nader is an Iranian refugee who immigrated to the U.S. from Germany. With the assistance of VR, he received information from a Work Incentive Specialist about the Ticket to Work and the work incentives. He has decided to use his Ticket to find employment, and is currently receiving training to improve his English skills and his computer skills. (SJ/DIRECT)
- Daniel M. is an SSI beneficiary who came for benefits counseling since he is interested in returning to work. After hearing about the Plan for Achieving Self Support (PASS) from a Work Incentives Specialist, he decided that he would like to return to work full time, and save toward starting his own small business. (RW/ABIL)
- Nancy has been working part-time at Safeway Food Stores while she participates in their management training program. Due to her length of service to the company, she was given a raise according to union rules. The raise would have given her an income above SGA, suspending her Title II check; however, losing that check would leave her a few hundred dollars short of what she needed to pay her expenses. With the assistance of a Work Incentive Specialist, she was able to arrange for a subsidy that would allow her to accept the raise while maintaining her Title II check. Nancy plans to accept a management position

upon completion of her training, and the resulting wage increase will allow her to be self-sufficient. Safeway and the United Food and Commercial Workers Union have both requested that the Specialist speak to their regional staff about incentives such as the subsidy in order to further support their employees until they can become self-sufficient. (EMJ/ABIL)

- Vocational Rehabilitation referred Jerry S. to a Work Incentive Specialist. He had started working for a behavioral health center and wanted to know how that would affect his benefits. He was relieved to hear that his medical benefits would not be affected for 93 months. He finished his trial work period January 2005 and is in his 2nd Grace Period month, since he is earning above SGA. (DSL/ABIL)
- David has been in stable health for a number of years and is very motivated to return to gainful employment. Although he had been working with Voc Rehab for some time, he was getting the message repeatedly that he would not likely be able to get any kind of substantial work again. After receiving accurate information from a Work Incentives Specialist regarding the work incentives appropriate to his situation and a review of the employment resources available to him, he was able to be linked to several employers that made him concrete job offers. He accepted one as a aviation technician at \$18/hr and will be starting a full time position soon. (SJ/DIRECT)
- Susan first came to DIRECT for a presentation on SSDI work incentives. She had been offered a position as a research analyst with a research company. She was unsure of whether she should accept the position because she was afraid of losing her Medicare. Because of what she learned from the Work Incentive Specialist, she has accepted the position, and will be earning \$43,000 per year (LM/DIRECT)
- With the help of a Work Incentives Specialist, Steve was able to enroll the AHCCCS (Medicaid) Freedom to Work (buy-in) program, and is currently using his cessation and grace period as he begins his new job as a Work Incentives Specialist at New Horizons. (DK/NHILC)
- Wanda G. is a concurrent beneficiary who had been offered a part-time job in a retail outlet. She postponed accepting the job because a friend told her she'd lose everything if she tried and failed. However, after speaking to a Work Incentive Specialist, she accepted the position, knowing that even though her SSI cash benefits would disappear, she could still maintain her medical coverage through AHCCCS (Medicaid). (EMJ/ABIL)
- Polliana P., an SSI recipient, started a PASS plan 2 years ago with the assistance of a Work Incentive Specialist to return to school and get a Masters in Social Work. She graduated with her Masters in March and has been offered 2 jobs with starting salaries in the \$30,000 range. She will be using the AHCCCS (Medicaid) Freedom to Work (buy-in) program until her medical benefits from her employer begins. (DSL/ABIL)
- Jessica D., a SSDI beneficiary, has a one-year old daughter who receives dependent's benefits from SSA and healthcare from Medicaid (SOBRA for Children). The monthly household income is currently \$100.00 under the SOBRA threshold amount. Jessica wanted to be sure that her daughter would not lose healthcare coverage if she returned to work part-time. After receiving a benefits analysis from a Work Incentives Specialist, Jessica learned that her daughter would be eligible for healthcare coverage from KidsCare, which has a higher income threshold along with a monthly premium between \$10-\$25. Jessica contacted the Work Incentives Specialist two weeks later to say that she will be starting a part-time job thanks to the Benefits Analysis and Support Planning provided by the BPAO program. (RW/ABIL)
- Leeana J. was anticipating the start of a new job and she wanted to understand her status with SSA in the Work Incentives program. Since SSA had not yet verified her prior work history, a Work Incentive Specialist assisted her in reporting her previous income. As a

result, it was determined that her Trial Work Period ended in 1997, but she was granted a continuance to continue receiving her cash benefit while she looked for employment. (PC/ABIL)

- Alice came to DIRECT ready to quite her part-time job because she believed she was going to lose her AHCCCS (Medicaid). A Work Incentive Specialist was able to assist her with her application for the AHCCCS Freedom to Work (buy-in) program, and Alice decided to continue working. (LM/DIRECT)
- Jennifer G. is pursuing a Master's degree with the assistance of VR. She was very eager to begin working, but feared losing her healthcare coverage. A Work Incentives Specialist told her about the Student Earned Income Exclusion and 1619(b) incentives. This information has given Jennifer the confidence to supplement her income with part-time work while she is in school, which she feels will make her more likely to achieve self-sufficiency upon graduation. She is confident she can achieve her long-term goals because of the security of the AHCCCS (Medicaid) Freedom to Work (buy-in) program. (SJ/DIRECT)
- Mary N., an SSDI beneficiary, had been told that she could only earn \$300 a month while on benefits. A Work Incentives Specialist was able to explain the work incentives to her and determine that she had never begun her Trial Work Period. Confident in the information she received, she determined to ask her employer for more hours. (DK/NHILC)
- John is employed by a local car dealer and is completing his training modules. After receiving information on the incentives from a Work Incentives Specialist, he is now working full time and will soon be eligible for commission from sales that will allow him to be self-sufficient. (DL/SMILE)
- Daniel H. came to see a Work Incentive Specialist in July 2003 because his vocational Rehabilitation counselor wanted him to undergo work adjustment training in the hopes of returning to work part-time. The Work Incentive Specialist was able to confirm with SSA that the work adjustment would not impact Daniel's benefits, and that his Trial Work Period would begin with any work he did immediately following this training. Daniel recently sought out the Work Incentive Specialist again, because he was hired full-time as the new Disability Program Navigator for the One-Stop in Casa Grande. The Specialist reviewed with Daniel how to report income to SSA in order to avoid an overpayment. Daniel expects to be financially self-sufficient in 9 months. (EMJ/ABIL)
- Alan J. is a Title II beneficiary who has been receiving cash benefits since May 2004. Since Alan has not completed the 24-month qualifying period for Medicare he does not have any healthcare coverage. Up until May 2004 he had AHCCCS (AZ Medicaid) healthcare coverage, but after he began receiving more than \$1,300.00 in Title II cash benefits each month he was no longer eligible. Alan contacted a Work Incentives Specialist to find out if it was possible for him to get his Medicare early or get back on AHCCCS. The Specialist told Alan about the AZ Freedom to Work (Medicaid buy-in) program. Alan now has a part-time job and healthcare coverage through the AHCCCS Freedom to Work program. (RMW/ABIL)
- Dana first came to DIRECT when she had been terminated from benefits after completing a Masters degree in Chinese Studies. At that time, a Work Incentive Specialist gave her information on the Ticket to Work and the SSA Work Incentives, including the AHCCCS (Medicaid) Freedom to Work (buy-in) program. With the Specialist's help, she has found a position with a local employment network as an outreach specialist, now that is able to keep her healthcare. (LM/DIRECT)
- James is working part time in sheltered employment as a job coach. He is currently working with a Work Incentive Specialist to help him manage his benefits while also working on a PASS to begin self-employment in a customized comic strip business. (SJ/DIRECT)
- Bruce contacted New Horizons in 2003 for assistance in figuring out how to live and be productive in light of his disability. He spoke to a Work Incentive Specialist, who explained

the Ticket to Work program, the Social Security Work Incentives and some of his employment rights under the ADA. Bruce recently graduated from DeVry University with a **bachelor's degree**, and is highly motivated to find employment in chosen field. (DK/NHILC)

- Julie M. is an SSDI beneficiary who had not worked in 10 years. After learning about the Trial Work Period from a Work Incentive Specialist, Julie was encouraged to try working again. She recently found part-time employment as a support group coordinator for people who share her diagnosis. If she finds that she can handle the demands of working again, Julie has stated that she would like to return to the workforce full-time. (EMJ/ABIL)
- Diane J. is an SSDI beneficiary who attended Social Security Work Incentives training conducted by one of the BPAO staff at ABIL. After learning about the 9-Month Trial Work Period and the 36-Month Extended Period of Eligibility, Diane questioned why her cash benefits had been reduced in the past year since she had not worked since receiving SSDI benefits. After contacting SSA to request a BPQY on Diane, a Work Incentive Specialist determined that Diane's SSDI cash benefit had been reduced when she relocated to Arizona from California, which has a state supplement that Arizona doesn't have. The Specialist also determined that there had been wages reported on her record that she had not earned or reported. The BPQY report showed that Diane had used her entire 9-month Trial Work Period. This error if not corrected could result in a possible overpayment when Diane does return to work. Fortunately the SSA Work Incentives Liaison was able to correct the error and update the BPQY. (RW/ABIL)
- Darlene C., an SSI recipient, requested an interview to get information regarding the Ticket to Work program. She had recently found employment through one of the employment networks and wanted to know how it would affect her benefits. She was primarily concerned with her medical insurance. After reviewing her work incentives with a Work Incentive Specialist, she was relieved to hear that she would be able to keep her AHCCCS insurance. She has been working full time since August 2004 and is no longer receiving cash benefits. (DSL/ABIL)
- James W. came in with his mother/payee to understand how his specific employment situation affects his SSDI. He has worked in the past, but only recently has returned to work post-injury at a woodcraft shop where he enjoys working part-time. He expressed concern about "working too much" at the Woodcraft shop and how this might impact his benefits. Through a Work Incentive Specialist, James learned how the Trial Work Period gives him a chance to work and earn as much as he wants without a reduction in benefits. He is happy to be working again and is eager to continue using work incentives to increase his chances of success. (PC/ABIL)
- Dyan worked for many years as a counselor in the human services field and holds a Master's in Counseling. She has been on SSDI for four years. During this time she has always kept herself busy by working at least 5 hours per week as a support group coordinator for COPE Behavioral Health. She came to DIRECT for work incentive information and help with medical insurance coverage. After speaking with a Work Incentive Specialist, Dyan has applied for AHCCCS Freedom to Work (Medicaid buy-in). (LM/DIRECT)
- Mavis has been terminated from her SSDI cash benefits due to earnings working full-time for the past year. Since she is experiencing back problems, she consulted a Work Incentive Specialist at DIRECT for clarification on her status with Medicare and other health coverage options that would be available to her, as well as some accommodations that her employer might give her to continue working. The information the Specialist gave her, along with the support of her job coach, will likely allow her to continue her employment. (SJ/DIRECT)
- Matthew B., a long time SSDI recipient who used his Trial Work Period years ago, is New Horizons' full-time driver for their agency's transportation program. Thanks to information he

received from a Work Incentive Specialist there, he has decided this month to earn over SGA and end his dependency on SSDI benefits. (DK/NHILC)

- Aleta C. was hired by the City of Yuma as an office assistant at the Yuma Art Center. A Work Incentive Specialist at SMILE was able to tell her that her earnings will take her over the current SGA limit, and is pursuing the possible use of an IRWE with her. The Specialist gave her information on the AHCCCS Freedom to Work (Medicaid buy-in) program as well. (DL/SMILE)
- Anthony came to see a Work Incentive Specialist last summer because he was about to be placed in a part-time internship program. During that meeting, he learned that the internship income would not activate his Trial Work Period, so he agreed to consider more substantial employment when he finished the program. The Specialist also instructed him on how to report his income to SSA. Anthony called the Specialist in December to report that he had finished his internship, reported the income successfully to SSA, and was about to apply for a full-time position with the city. (EMJ/ABIL)
- Priscilla O. is a concurrent beneficiary who came to ABIL for benefits counseling. She has worked since receiving benefits, but wasn't sure if she had triggered a Trial Work Period. Priscilla asked a Work Incentives Specialist to contact SSA on her behalf to determine her TWP status. She was also concerned about her Medicaid (AHCCCS) coverage if she returned to work and lost her SSI check. After contacting SSA to determine Priscilla's current benefits status and previous work activity the Work Incentives Specialist was able to give her a current Benefits Analysis. Priscilla was pleased to find out that even though she had used her entire 9-month Trial Work Period she was still in the Extended Period of Eligibility. She was even more pleased to find out that she would not lose her AHCCCS (Medicaid) coverage when she returned to work under the 1619b provision. The BPAO specialist also informed Priscilla that if she were to earn over the 1619b threshold amount, she would still be able to keep her AHCCCS coverage under the AZ Freedom to Work program. Priscilla was so pleased to find out that she would not lose her healthcare and prescription coverage that she has decided to seek a job with the City of Phoenix through the Clear Path program. (RW/ABIL)
- Sue H. has been working part-time in the Senior Community Services Employment Program at AARP (American Association of Retired Persons) since October of 2004. In December she contacted a Work Incentives Specialist to learn about how her specific employment situation affects her SSI. She also expressed interest in pursuing a PASS (Plan for Achieving Self-Support) in order to obtain a vehicle and a computer so that she may achieve her employment goal of becoming a Social Worker. After learning from a Work Incentives Specialist that she would have to set aside her income from work in a special PASS account in order to keep her full SSI check while using a PASS, Sue agreed to "go for it". She is currently in the process of identifying a vehicle and a computer to obtain with the money she will set aside in the PASS and continues to research steps to take in order to become a Social Worker. (PFC/ABIL)
- Daniel first came to DIRECT in September 2004 because he was interested in working. Daniel has a mental health disability and has not worked since 1994. He had been to two Employment Networks and VR, but was not happy with the results. After learning about the work incentives from a Work Incentives Specialist, Daniel was also referred to Helen Mills, Navigator for the One-Stops in Tucson. Helen was of great help, personally assisting him in finding part-time work that he enjoyed. Daniel recently contacted the Work Incentives Specialist to ask for a Work Activity Report Form in order to report his earnings. (LM/DIRECT)
- Lori initially came to a Work Incentive Specialist for clarification of the Ticket To Work and the various incentives that might apply to her should she return to work. She has just been

hired to do some part time occupational therapy work that will allow her to try work again without risking the loss of her SSDI benefits. The Specialist is assisting her to monitor her earnings, and she is highly motivated to continue working. (SJ/DIRECT)

- Sarah has a spinal cord injury (SSI) and has just started a part time position working for a film company. A Work Incentive Specialist at New Horizons is developing a PASS program to help Sarah through school with the goal of starting her own film company. (DK/NHILC)